Abstract

A method, system and apparatus for obtaining a bond is disclosed. The invention employs a computer system that has a work station in communication with a server to provide information on a contractor that is required by a surety over the computer system. The server is provided with owner/obligee information concerning a bond over the network A surety is selected to provide the bond and the identity of the surety is presented over said computer network. The type of bond sought is identified. Approval of the bond is requested over the computer network and a decision on the bond request is obtained over the network. The approval decision includes an authorization code that is presented at a bid letting along with the contractor's bid. The authorization code permits an owner/obligee to view an approved bond through the computer network.